

Smart Secured Credit Card INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate(APR) for Purchases	15.50% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	15.50% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	26.74% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	24.00% This APR may be applied to your account if you make your payment more than 60 days after the payment due date. <b>How Long Will the Penalty APR Apply?</b> If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due. If you do not make six consecutive payments when due, the Penalty APR will apply indefinitely.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
FEES	
Annual Fees	None
Transaction Fees	
• Cash Advance	Either \$10.00 or 3.0% of the amount of each cash advance, whichever is greater.
• Balance Transfer	Either \$10.00 or 4.0% of the amount of each balance transfer, whichever is greater.
• Foreign Fees	2.0% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	\$25.00
• Returned Payment	\$25.00

**How we will calculate your balance:** For Purchases we use a method called "average daily balance (excluding new purchases)".

**How we will calculate your variable APRs:** We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of *The Wall Street Journal* two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If *The Wall Street Journal* stops publishing the Prime Rate, we will select a similar reference rate.

**Prime Rate:** We add 8.00% to the Prime Rate to determine the Purchase/Balance Transfer APR. We add 19.24% to the Prime Rate to determine the Cash Advance APR. For example, if the Prime Rate is 7.50% we add 8.00% to the Prime Rate to determine your Purchase/Balance Transfer Rate of 15.50%. Likewise, if the Prime Rate is 7.50% we add a 19.24% margin to the rate to calculate the Cash Advance APR of 26.74%.

**Discretionary Fees:** You may incur other fees for using this card at your discretion: 1. Pay By Phone Fee – \$10 for using a live representative to make a payment via phone; doesn't apply to payments made via our automated payment system. 2. Overnight Card Fee – If you request, and we agree to overnight a card to you a \$50 fee will be assessed. The fee is subject to change. Additional fees apply for Saturday delivery.

**Cardholder Agreement & Rewards Rules:** To review a copy of our Cardholder Agreement or Rewards Program Rules please visit [www.fnbonline.com/creditcard](http://www.fnbonline.com/creditcard).

**Limitations & Warnings**

- You may not use this account, to make a payment on this or any other credit account with us or our affiliates.
- You may not use or permit your account to be used to make any illegal transaction.
- You will only use your account for transactions that are legal where you conduct them. For example, Internet gambling transactions may be illegal in your state.
- Display of a payment card logo by an online merchant does not mean that an Internet transaction is legal where you conduct it. We may charge your account for such transactions.
- We will not be liable if you engage in an illegal transaction.
- We may deny authorization of any transactions identified as Internet gambling.
- You may not use your account to conduct transactions in any country or territory or with any individual or entity that is subject to economic sanctions administered and enforced by the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC). Use of your card in those countries will be blocked.

**Important Rewards Information**

- Earn 1 ScoreCard Rewards rewards point for every dollar in net purchases you make with your FNB Visa Credit Card with ScoreCard Rewards.
- Every dollar in qualifying purchase transactions minus returns or adjustments ("Net Purchases") that you make with your FNB Visa Credit Card with ScoreCard Rewards earns reward points.
- No points are earned for balance transfers, finance charges, fees, cash advances, foreign transaction currency conversion charges, or ATM withdrawals posted to your account.
- Rewards points expire five years after they are earned. You will be notified on your monthly statement in advance of any point expiration.

**Other Discretionary Fees**

In addition to the other fees previously noted, you may incur the following fees for using this card at your discretion:

Pay By Phone Fee	\$10.00 for using a live representative to make a payment via telephone; this fee does not apply to payments made via our automated telephone payment system
Overnight Card Fee	If you request that we overnight a card to you and we agree, a fee for expediting the creation and mailing of a card will be assessed to your overnight delivery on a business day is \$50.00 and is subject to change. Additional fees apply for Saturday delivery

The information about the costs of the card described in this application is accurate as of September 2019. This information may have changed after that date. To find out what may have changed, call us at 1-800-555-5455.

**Military Lending APR:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). These disclosures can be provided to you verbally, toll-free, by calling 1-844-334-3810.

## **SECURITY AGREEMENT SECURED CREDIT CARD ACCOUNT**

This is the Security Agreement for your Secured Credit Card Account ("Account"). The words "you," "your" and "yours" mean you and any other person(s) who are contractually liable under the Credit Card Agreement governing the Account. The words "our," "us" and "we" mean First National Bank of Pennsylvania (FNB).

### **Security Deposit Account**

In consideration of and as a condition to our opening the Account for you, you are providing funds from an account in your name to serve as security for your Account ("Funds"). We will hold these Funds in an account ("Security Account") under our exclusive control. You must maintain this Security Account as security for the Account, and you grant us a security interest in the Security Account. This Security Account will include all future extensions, renewals or replacements of the Security Account. No portion of the Security Account may be used to secure other loans. The minimum amount required to be deposited is the amount of your initial Account credit line but will not be less than \$500 or exceed \$2,000. You may make a transfer to the Security Account solely for the purposes of funding your required security deposit. The Security Account will be solely owned by you. Funds in the Security Account are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowable limits. For more detailed information on FDIC coverage, contact the FDIC directly at 1-877-ASKFDIC (1-877-275-3342), (TDD: 1-800-925-4618) or visit [www.fdic.gov](http://www.fdic.gov). FNB will maintain separate records to account for your Funds.

### **Withdrawals**

You will not be permitted to make withdrawals from the Security Account. (See Return of Funds Section below for terms and conditions regarding return of the Funds and closure of your Account.)

### **Additional Funds**

Other than depositing Funds to secure your Account, you will not be permitted to make deposits to the Security Account.

### **Security Deposit Account Statements**

You will get a quarterly Security Account statement as part of your Account statement.

### **Pledge & Grant of Security Interest**

You understand that granting us a security interest in the Security Account and the Funds is a necessary condition for opening your Account. As security for the prompt payment and performance of all your obligations to us arising pursuant to the Account ("Obligations"), you hereby grant a security interest to us in all your right, title and interest in the Security Account and all Funds, including all proceeds of and additions to the Security Account and the Funds. We may increase or decrease your Account credit line and no such action shall change the fact that the Security Account and the Funds are held by us as security for the Obligations. You represent that there are no current lawsuits or bankruptcy proceedings that might affect our interest in the Security Account or the Funds. You have not and will not attempt to transfer or offer any interest in the Security Account or the Funds to any person other than us. You and we acknowledge that subject to our possession of and security interest in the Security Account and the Funds, you retain beneficial ownership of the Security Account and the Funds for FDIC insurance purposes.

### **Interest on Funds**

Interest will be paid in the Funds, and we will add it to the Security Deposit Account. You will not have access to any interest earned until the Security Deposit Account is closed and after full repayment of all Obligations. We may use any accrued interest to pay in full any outstanding Obligations on the Account.

### **Application of Funds to the Account**

If you are in default under the Credit Card Agreement or the Account is closed for any reason, you authorize us at any time(s) to withdraw all or any portion of the Funds from the Security Account and apply them to reduce your Obligations. Any such application of Funds will not constitute any part of the Minimum Payment Due under the Credit Card Agreement. You will continue to be responsible for making payments as required under the Cardmember Agreement and for repaying any outstanding Obligations. Our rights under this Security Agreement are in addition to any others we have under applicable law. We may make settlements or compromises on the Security Deposit Account, transfer the Security Deposit Account to our name or exercise ownership rights on the Security Deposit Account. We are not required to notify you of any of the above.

## Return of Funds

If we determine that you qualify for the return of any Funds from the Security Account, we will return these Funds to you by a method we deem sufficient within forty-five (45) days. If your Account is closed, we will return any excess Funds that remain in the Security Account after repayment of all Obligations. If we mail a check to you, we will mail it to your mailing address on file with us for the Security Account and Credit Card Account. In the event of your death, we will not release Funds on deposit unless all Obligations have been repaid and all legal documents, we require are delivered to us.

## Confidentiality

We will disclose information to third parties about your Security Account or any transfers you make: (a) where it is necessary for completing a transfer; or (b) in order to verify the existence and condition of your Security Deposit Account for a third party; or (c) in order to comply with government agency or court orders; or (d) if you give us your written permission; or (e) as permitted by the privacy notice we have provided to you.

## Legal Proceedings

We may comply with any writ of attachment, adverse claim, garnishment, tax levy, restraining order, subpoena, warrant or other legal proceeding involving your Security Account which we believe to be valid. If your Account, your Security Account, or your Funds become involved or are likely to become involved in a legal proceeding, you understand that the entire balance of your Funds in the Security Account may be restricted until the matter has been resolved. Such proceedings are subject to our security interest. We shall be entitled to rely upon the representations, warranties and statements made in such legal proceedings. You agree to hold harmless and indemnify us for any losses, expenses and costs, including reasonable attorneys' fees, incurred by us as a result of complying with such legal proceedings. In addition to the events of default set forth in the Credit Card Agreement, you will be in default under the Credit Card Agreement if we are served or become involved with a legal proceeding regarding the Funds or Security Account

## Miscellaneous

This Security Agreement and our security interest and rights as pledged hereunder are governed by the law of the Commonwealth of Pennsylvania. We may, in our sole discretion, assign the Security Account and our rights and obligations under this Security Agreement. If we use an attorney to defend or enforce our rights under this Security Agreement or to perform any legal services in connection with this Security Agreement, we may charge you our legal costs as permitted by law. This Security Agreement supplements the Credit Card Agreement. The other terms of the Credit Card Agreement apply to this Security Agreement, and as such disputes regarding the terms of this Security Agreement are subject to Arbitration as set forth in the Credit Card Agreement. The terms of this Security Agreement shall survive and continue to apply to the Security Account following closure of the Account or the Security Account and shall be binding on you even if you cancel your Account or do not accept the Credit Card Agreement. If any part of the Security Agreement is invalid, the rest of the Security Agreement will remain in effect.

Customer Name \_\_\_\_\_

Customer Signature \_\_\_\_\_

Date \_\_\_\_\_

Savings Account Number \_\_\_\_\_

CRIF App ID \_\_\_\_\_